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Inventor(s): John Shaw et al.

Appn. Title: Method and System for Facilitating Secure Transactions

Examiner/GAU: Harbeck, Timothy / 3628

Declaration of Richard A. Holway

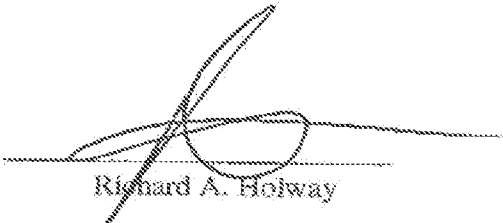
I, RICHARD A. HOLWAY, being over the age of eighteen and competent to testify, make the following declaration:

1. I am a co-inventor of U.S. Pat. Appl. No. 10/032,535, titled "Method and System for Facilitating Secure Transactions".
2. Prior to it being brought to my attention just recently by the assignee of the application, I had no knowledge of the 1991 letter exchange between Daniel Brooks and the Securities and Exchange Commission, and no knowledge of the LIMITrader system described therein.
3. In developing the application, I did not rely on publications beyond those already described in the application specification and listed in the previously-filed Information Disclosure Statements.

The undersigned being hereby warned that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements and the like may jeopardize the validity of this document, declares that all statements made of his own knowledge are true and that all statements made on information and belief are believed to be true.

7/18/07

Date


Richard A. Holway